

**UNITED STATES BANKRUPTCY COURT**  
**Western District of New York**  
Olympic Towers, Suite 250  
300 Pearl Street  
Buffalo, NY 14202  
[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

In Re:

Karen Niles

SSN/Tax ID: xxx-xx-2406

Case No.: 1-05-10152

Chapter: 7

Debtor(s)

Records of this Court indicate that you recently filed a petition for bankruptcy under Chapter 7 of the Bankruptcy Code.

Since bankruptcy law is complex and full of pitfalls, I strongly recommend that you hire an attorney to represent you. In most cases, the hiring of an attorney is the only way in which you can be assured of having all of your rights and property protected.

However, to assist you in successfully completing the bankruptcy, I wish to tell you of some of your obligations and duties under the law, for example:

1. If you have not done so already, you must file a list of creditors, a schedule of assets and liabilities, a schedule of current income and current expenditures, and a statement of your financial affairs;
2. You must appear and submit to examination under oath at the meeting of creditors;
3. You must attend your discharge hearing, if you have signed a reaffirmation agreement;
4. If you have a debt which is secured by your property, (either land, a house, car, or other types of personal property) you must within 30 days after the date you filed your petition or on or before the date of the first meeting of creditors, whichever is earlier, file with the Court a statement of your intent with respect to the retention or surrender of such property. At this time, you must also specify whether such property is exempt, or whether you intend to redeem the property or to reaffirm the debt secured by the property;
5. Within 45 days after the filing of notice of intent, you must then perform the action indicated in your statement of intent;
6. If you wish to reaffirm (continue to pay on a debt which is dischargeable) a debt, you must observe the following guidelines:
  - (a) the reaffirmation agreement must be made before your discharge is granted;
  - (b) it must contain a statement that the agreement may be rescinded at any time prior to discharge or within 60 days of the time it is filed with the Court, and
  - (c) must be approved by the Bankruptcy Judge.
7. If a complaint objecting to your discharge or the dischargeability of a debt is filed, you must prepare and file an answer within 30 days of the date that a summons is issued. If you fail to answer, a default judgment will be entered against you. This action will render all debts or a particular debt non-dischargeable and may also result in the revocation of your discharge.
8. You must cooperate with the trustee who has been appointed by the U.S. Trustee to supervise your case. In this regard, when requested, you must surrender to the trustee all property of your estate and any recorded information including books, documents, records, and papers relating to your property.

I would like to reemphasize that this office cannot provide you with legal advice. Only an attorney licensed to practice in New York State may do so. Therefore, if you have any questions concerning the legal effect of the above requirements, you should consult with an attorney.

However, if you have any questions regarding the procedures utilized by this Court in the conduct of hearings, the filing of papers, or any other similar type of questions, please contact JoAnn R. Walker at (716) 551-4130, and/or you may visit the court's website at [www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

Dated: January 7, 2005

Paul R. Warren  
Clerk, U.S. Bankruptcy Court

By: A. Hill  
Deputy Clerk